Case 19-22799-CMB Doc 22 Filed 08/11/19 Entered 08/12/19 00:32:27 Desc Imaged

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Information to identify the case:					
Debtor 1	Joshua L. Sutherland	Social Security number or ITIN xxx-xx-4764			
	First Name Middle Name Last Name	EIN			
Debtor 2	Sarah M. Sutherland	Social Security number or ITIN xxx-xx-2910			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA Date case filed for chapter 13 7/15/2					
Case number: 19–22799–CMB					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Joshua L. Sutherland	About Debtor 2: Sarah M. Sutherland
2.	All other names used in the last 8 years		
3.	Address	412 Labrador Lane Clairton, PA 15025	412 Labrador Lane Clairton, PA 15025
4.	<b>Debtor's attorney</b> Name and address	Matthew M. Herron The Debt Doctors, LLC 607 College Street Suite 101 Pittsburgh, PA 15232	Contact phone 412–395–6001  Email: mmh@thedebtdoctors.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412–644–2700  Date: 8/9/19

For more information, see page 2

Case number 19-22799-CMB

7. Meeting of creditors		Location: 3251 U.S. Steel Tower, 600 Grant Street,	
Debtors must attend the meeting to be questioned under oath. In a joint	September 16, 2019 at 10:00 AM	Pittsburgh, PA 15219	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/15/19	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/23/19	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/13/20	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 9/16/19 at 10:00 AM, Location: 3251 U.S. Steel Tower, 600 Grant		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you	

## Case 19-22799-CMB Doc 22 Filed 08/11/19 Entered 08/12/19 00:32:27 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Joshua L. Sutherland
Sarah M. Sutherland
Debtors

Case No. 19-22799-CMB Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: culy Page 1 of 2 Date Rcvd: Aug 09, 2019 Form ID: 309I Total Noticed: 41

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 11, 2019.
                                                412 Labrador Lane, Clairton, PA 15025-5243
412 Labrador Lane, Clairton, PA 15025-5243
                  +Joshua L. Sutherland,
db
                  +Sarah M. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
+Sarah M. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
jdb
aty
                   +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
aty
                     Pittsburgh, PA 15219-1945
                   +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
                  Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046 +Borough of Jefferson Hills, Josephine Lipnicky, Tax Collector, PO Box 826,
15087154
15087156
                     Clairton, PA 15025-0826
15087159
                   +CB/Jared, PO Box 182789,
                                                      Columbus, OH 43218-2789
                   CBCS, PO Box 2724, Columbus, OH 43216-2724
15087160
                   +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15087161
                  +Colleen Daniels, Aegis Realty Partners, Inc., 1301 Grandview Ave.,
Trimont Plaza, Suite 1136, Pittsburgh, PA 15211-4204
+Commercial Acceptance Co, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15101312
15087162
                                                                                   Clairton, PA 15025-3652
15087167
                   +Jefferson Cardiology, 1633 Route 51, Suite 103,
15087168
                   +Jefferson Hills School District, Josephine Lipnicky, Tax Collector, PO Box 826,
                     Clairton, PA 15025-0826
                   +Jefferson Hills School District & Boroug, Josephine Lipnicky, Tax Collector, PO Box 826,
15101319
                     Clairton, PA 15025-0826
                   MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxvii
Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15087169
                                                                                         Knoxville, TN 37995-8183
15091542
15087170
15087172
                   +State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
                    SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
US Department of Education, PO Box 740283, Atlanta, GA 30374-0283
15087174
15087176
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mmh@thedebtdoctors.com Aug 10 2019 03:03:56 Matthew M. Herron,

The Polt Postors IIC 607 College Street Suite 101 Bittsburgh DA 15232
                    The Debt Doctors, LLC, 607 College Street, Suite 101, PE-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 03:05:39
                                                                                              Pittsburgh, PA 15232
                                                                                                    Pennsylvania Dept. of Revenue,
smq
                     Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                     Harrisburg, PA 17128-0946
ust
                   +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 10 2019 03:05:53
                     Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
+E-mail/Text: kburkley@bernsteinlaw.com Aug 10 2019 03:06:21
cr
                     c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
                     Pittsburgh, PA 15219-1945
                   +EDI: PRA.COM Aug 10 2019 06:48:00
                                                                PRA Receivables Management, LLC, PO Box 41021,
cr
                     Norfolk, VA 23541-1021
                  +EDI: PHINAMERI.COM Aug 10 2019 06:48:00
Arlington, TX 76096-1145
15087155
                                                                       Americredit/GM Financial, PO Box 181145,
                    EDI: CAPITALONE.COM Aug 10 2019 06:48:00
15087157
                                                                          Capital One, P.O. Box 30281,
                    Salt Lake City, UT 84130-0281
EDI: CAPITALONE.COM Aug 10 2019 06:48:00
15087158
                                                                           Capital One, P.O. Box 71083,
                     Charlotte, NC 28272-1083
                    EDI: CAPITALONE.COM Aug 10 2019 06:48:00
15099580
                                                                           Capital One Bank (USA), N.A.,
                    by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
EDI: DISCOVER.COM Aug 10 2019 06:48:00 Discover, PO Box 3008, New Albany, OH 43054-3008
                    EDI: DISCOVER.COM Aug 10 2019 06:48:00
EDI: DISCOVER.COM Aug 10 2019 06:48:00
15087164
                                                                        Discover Financial Services, PO Box 15316,
15087165
                     Wilmington, DE 19850
                   +E-mail/Text: electronicbkydocs@nelnet.net Aug 10 2019 03:06:00
15087163
                                                                                                      Dept of Ed / NELNET,
                     3015 Parker Road, Suite 400, Aurora, CO 80014-2904
                    EDI: DISCOVER.COM Aug 10 2019 06:48:00
15094144
                                                                        Discover Bank,
                                                                                            Discover Products Inc,
                     PO Box 3025, New Albany, OH 43054-3025
15087166
                   +EDI: FORD.COM Aug 10 2019 06:48:00
                                                                 Ford Motor Credit,
                                                                                           P.O. Box 542000.
                     Omaha, NE 68154-8000
                   +EDI: FORD.COM Aug 10 2019 06:48:00
15101317
                                                                   Ford Motor Credit, P.O. Box 54200,
                     Omaha, NE 68154-8000
                   +E-mail/PDF: clerical@simmassociates.com Aug 10 2019 03:02:09
15087171
                                                                                                    Simm Associates, Inc.
                  800 Pencader Drive, Newark, DE 19702-3354
+EDI: RMSC.COM Aug 10 2019 06:48:00 Syncb/
                                                                                  PO Box 965005,
15087173
                                                                   Syncb/Mc,
                                                                                                      Orlando, FL 32896-5005
                   +EDI: RMSC.COM Aug 10 2019 06:48:00
                                                                   Synchrony Bank, c/o of PRA Receivables Management, LLC,
15088314
                     PO Box 41021, Norfolk, VA 23541-1021
15087175
                   +E-mail/Text: BankruptcyNotice@upmc.edu Aug 10 2019 03:06:19
                                                                                                  UPMC, 2 Hot Metal Street,
                     Dist. Room 386, Pittsburgh, PA 15203-2348
15097729
                   +E-mail/Text: electronicbkydocs@nelnet.net Aug 10 2019 03:06:00
                     US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201,,
                     Lincoln, NE 68508-1911
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TOTAL: 20

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Page 2 of 2

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Form ID: 309I
                                                                               Total Noticed: 41
               ***** BYPASSED RECIPIENTS (continued) *****
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                      Pingora Loan Servicing, LLC
                    Advanced Dermatology & Cosmetic Surgery, PO Box 864046, +Americredit/GM Financial, PO Box 181145, Arlington, TY+CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15101305*
                                                                                                      Orlando, FL 32886-4046
                                                                                  Arlington, TX 76096-1145
15101306*
                    CBCS, PO Box 2724, Columbus, OH 43218-2789
CBCS, PO Box 2724, Columbus, OH 43216-2724
Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15101309*
15101310*
15101307*
15101308*
15101311*
                                  PO Box 77404, Ewing, NJ 08628-6404
                   +Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hil:
++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
15101313*
                                                                                           Suite 102, Camp Hill, PA 17011-7303
15101315*
                    (address filed with court: Discover, PO Box 3008, New Albany, OH 43054-3008)
                   ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
15101316*
                    (address filed with court: Discover Financial Services, PO Box 15316, Wilr +Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904 +Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
                                                                                                                          Wilmington, DE 19850)
15101314*
15101318*
                     MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
Nissan Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15101320*
15101321*
                    +Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15101322*
                    +State Collection Service, 2509 S. Stoughton Road, +Syncb/Mc, PO Box 965005, Orlando, FL 32896-5005
15101323*
                                                                                                Madison, WI 53716-3314
15101324*
15101325*
                      SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
                     +UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15101326*
15101327*
                     US Department of Education,
                                                             PO Box 740283, Atlanta, GA 30374-0283
                                                                                                                             TOTALS: 1, * 20, ## 0
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Addresses marked  $^{\prime}$ + $^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: culv

District/off: 0315-2

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019 Signature: <u>/s/Joseph Speetjens</u>

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmllawgroup.com Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Matthew M. Herron on behalf of Joint Debtor Sarah M. Sutherland mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron on behalf of Debtor Joshua L. Sutherland mmh@thedebtdoctors.com,

hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6

Date Royd: Aug 09, 2019